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PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of
LENT, et al.

Examiner: John W. Hayes

OFFICIAL

Serial No. 09/185,878

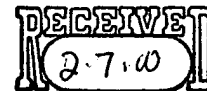
Art Unit: 2761

Filed: November 3, 1998

Docket No. NEXTP002

For: METHOD AND APPARATUS FOR A
VERIFIABLE ON LINE REJECTION OF AN
APPLICANT FOR CREDIT

February 7, 2000



CERTIFICATE OF FACSIMILE

I hereby certify that this correspondence is being
transmitted by facsimile to the Patent and
Trademark Office on February 7, 2000.

Signed:

Pat Tate

Pat Tate

AMENDMENT A

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

This is in response to the Office Action mailed November 29, 1999. The following
amendments and remarks are respectfully submitted.